Exclusive Group Banking for CMA Students and Candidates

CMA New Brunswick and RBC Royal Bank are pleased to offer a unique arrangement to support you in your studies. We know that you are investing in your future and we want to help make that process easier. RBC Royal Bank has designed a group banking plan that will give the students of CMA New Brunswick special offers on premium packages, more savings with preferred interest rates and a single point of contact for all their financial needs.

Royal Credit Line for Students – Professional Studies:

The Royal Credit Line for Students is the optimal way to help you pay for what you need while you are pursuing your CMA designation.

A great rate: As a student or candidate pursuing the CMA designations, you can qualify for a $60,000 credit limit at a rate of Prime + 1%*. This rate applies while you are in the program and for a 12-month 'grace period' after graduation.

* Prime Rate may change at any time.

Bank Accounts:

RBC Signature No Limit Banking® account - No monthly fee for 6 months

An all inclusive banking account designed for clients with more complex financial management needs. With this account you could enjoy saving up to $412 a year.

Expect More for one flat monthly fee and no minimum balance required:

- Unlimited debit transactions
- 3 non-RBC ATMs refunded per month
- Free personalized cheques
- Overdraft protection included
- Discount on RBC credit card annual fee
- Discount of a Safety Deposit Box

RBC VIP Banking® Account - No monthly fee for 3 months

A premium all inclusive account package of personal money management services and travel benefits available to you. With this account you could enjoy savings of more than $956 per year.

Expect More for one flat monthly fee and no minimum balance required:

- Unlimited banking transactions with Interac** and PLUS* System network fees waived
- FREE RBC Royal Bank Premium Visa* credit card for the applicant and co-applicant (a value of up to $170 annually)
- Fee includes 2 additional Canadian dollar bank accounts and 1 U.S. dollar bank account with fees waived
- Overdraft protection included
- Exclusive travel benefits
- Exclusive Identity Theft Protection

Credit Cards:

RBC Rewards Visa* Cards

Earn valuable RBC Rewards® points on every purchase you make using your Visa card.

Eligible cards:

- Visa Infinite Avion & Visa Platinum Avion® – Receive 20,000 RBC Rewards points upon enrolment

- Visa Gold Preferred – 2,500 points upon enrolment

- RBC Rewards Visa Gold – 2,500 points upon enrolment

- Visa Classic II

- RBC Rewards Visa Classic

Residential Mortgages:

Flexible, value-added options and custom mortgage solutions: RBC Homeline Plan®

Meet with an RBC Royal Bank mobile mortgage specialist anytime, anywhere

Ask us about special rates

Personal Financing Solutions:

From installment loans to our Royal Credit Line®, we have financing solutions to meet your credit needs.

Take advantage of electronic access to funds through RBC Royal Bank Online Banking.

Competitive rates and flexible payment options are available to you

Investments:

Investment Services / Solutions:

- GICs / Mutual Funds
- RSPs / RIFs / TFSA / RESPs
- TFSA / RESP / High Interest eSavings & US eSavings accounts

Receive preferred interest rates on GICs including a special .3 %* bonus rate on a minimum one year non-redeemable GIC with a minimum balance of $1,000 (* bonus rate offer is subject to change at any time and is applicable to regular posted rates and is not valid in conjunction with any other rate offer)

RBC Direct Investing™:

Access innovative and useful tools for monitoring your portfolio or researching investment opportunities whether you're investing in mutual funds, stocks or fixed income.

Open an RBC Direct Investing™ account with $15,000 or more, and receive a reimbursement on your transfer fees - up to $125

Contact:

To take advantage of the group banking offer or if you have any questions, please contact Debbie Bayliss, CMA at 506-856-4830 or via email at debbie.bayliss@rbc.com.

You can also visit http://www.rbcroyalbank.com/group-banking/052378814/index.html for further details.